



Attorney Docket No. 924013-919480

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: : Harycki, Edward et al
APPLICATION NO: : 09/844,350
FILED: : April 27, 2001
FOR: PERSONALISED FINANCIAL
PRODUCTS AND COMPUTER
IMPLEMENTED FINANCIAL
SYSTEMS
EXAMINER: : BACKER, FIRMIN
GROUP ART UNIT: : 3621
CONFIRMATION NO. : 2471

AMENDMENT

Commissioner for Patents
PO Box 1450,
Alexandria VA 22313-1450

In response to the Office action mailed September 3, 2004, please amend the application as follows:

Amendments to the claims begin on page 2.

Remarks begin on page 7.